

**Information to identify the case:**

Debtor 1	<u>Eric P. May</u>	Social Security number or ITIN	<b>xxx-xx-2278</b>
	First Name Middle Name Last Name	EIN	__-__-_____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-_____
United States Bankruptcy Court <b>Eastern District of Virginia</b>			
Case number: <b>13-35598-KRH</b>			

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric P. May

April 20, 2016

**For the  
court:**

William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Eric P. May  
 Debtor

Case No. 13-35598-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: cummingsj  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Apr 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2016.

db #+Eric P. May, 1556 Rock Castle Road, Goochland, VA 23063-3604  
 cr Branch Banking & Trust Company, c/o Deborah S. Kirkpatrick, Esq., P.O. Box 10275,  
 Virginia Beach, VA 23450-0275  
 12037944 +Buford Road Imaging Center, P. O. Box 13343, Richmond, VA 23225-0343  
 12044889 +Credit Acceptance, 25505 W 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 12037947 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513  
 12037949 +Eric D. White, Samuel I. White, P.C., 1804 Staples Mill Road; #200,  
 Richmond, VA 23230-3530  
 12037950 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focus Recry, 9701 Metropolitan Suite B, Richmond, VA 23236-0000)  
 12037951 +Henrico Doctor's Hospital, P.O. Box 402478, Atlanta, GA 30384-2478  
 12037952 +Independant Associates, P.C., Drs. Mitchell, 7605 Forest Avenue; #211,  
 Richmond, VA 23229-4940  
 12037953 Jennifer Anonick, 4212 Cole Brook Drive, Midlothian, VA 23114-0000  
 12037954 +Mb Fin Svcs, 36455 Corporate Dr, Farmington Hills, MI 48331-3552  
 12037956 +Patient First, 5000 Cox Road, Suite 100, Glen Allen, VA 23060-9263  
 12037957 +Radiology Assc of Richmond, 2602 Buford Road, Richmond, VA 23235-3422  
 12037959 +VA Medical Group, 435 Clairmont Court, Suite 102, Colonial Heights, VA 23834  
 12037960 +Virginia Emer Phys LLP, P. O. Box 17694, Baltimore, MD 21297-1694  
 12037942 +Winslow & McCurry, PLLC, Christopher M. Winslow, 1324 Sycamore Square,  
 Midlothian, VA 23113-4668

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12069024 E-mail/Text: bankruptcy@bbandt.com Apr 21 2016 01:49:26 BB&T, PO Box 1847,  
 Wilson, NC 27894-1847  
 12037943 +E-mail/Text: bankruptcy@bbandt.com Apr 21 2016 01:49:27 Bb&T, Po Box 2027,  
 Greenville, SC 29602-2027  
 12037946 +EDI: CAPIO.COM Apr 21 2016 01:43:00 Capiro Partners Llc, 2222 Texoma Pkwy Ste 150,  
 Sherman, TX 75090-2481  
 12037948 +E-mail/Text: mhumphrey@creditadjustmentboard.com Apr 21 2016 01:50:28 Credit Adjustment Bo,  
 306 East Grace Street, Richmond, VA 23219-1795  
 12092766 +EDI: RESURGENT.COM Apr 21 2016 01:43:00 Henrico Doctors Hospital,  
 Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927  
 12037955 +E-mail/Text: bankruptcydepartment@tsico.com Apr 21 2016 01:50:29 Nco Fin/38,  
 2360 Campbell Crk Ste 50, Richardson, TX 75082-4452  
 12092910 EDI: Q3G.COM Apr 21 2016 01:43:00 Quantum3 Group LLC as agent for,  
 Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788  
 12037958 +E-mail/Text: colleen.atkinson@rmscollect.com Apr 21 2016 01:50:37 Receivable Management,  
 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12037945 Business Lease

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 22, 2016

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: cummingsj  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Apr 20, 2016

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2016 at the address(es) listed below:

Christopher Mark Winslow on behalf of Debtor Eric P. May chris@chriswinslow.com,  
winslowparalegal@gmail.com  
Deborah S. Kirkpatrick on behalf of Creditor Branch Banking & Trust Company  
debbie@kirkpatrickpc.com  
Suzanne E. Wade ecfsummary@ch13ricva.com, trustee@ch13ricva.com

TOTAL: 3